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	Filing Date	April 11, 2001
	First Named Inventor	Edward J. Hogan et al.
	Art Unit	3621
	Examiner Name	Frimin Backer
	Attorney Docket Number	070457.1000 - AP33154
Total Number of Pages in This Submission		

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FILE NO. AP33154 - 070457.1000
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Edward J. Hogan et al.
Serial No. : 09/833,049 Examiner : Firmin Backer
Filed : April 11, 2001 Group Art Unit: 3621

For : METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER
A COMPUTER NETWORK


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Sir:

In response to the Office Action dated November 17, 2007, applicants amend the claims with appropriate markings as listed in the **Claims** section beginning on page 2 of this paper, and present remarks in the **Remarks** section beginning on page 8 of this paper.